

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c) 2004-0817**

Nathan Van Embden, Esquire  
21 E. Main Street  
PO Box 428  
Millville, New Jersey 08332  
856-327-4220  
Attorney ID # NV2911

Nicole LaFond

Debtor(s)

Case No.: 16-20935

Judge: Altenburg

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**  
 **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following:

1.  Motion for Relief from the Automatic Stay filed by creditor \_\_\_\_\_. A hearing has been scheduled for \_\_\_\_\_ at 10:00 am.

**OR**

2.  Motion to Dismiss filed by the Standing Chapter 13 Trustee.  
A hearing has been scheduled for January 27, 2017 @ 9:00 am.

3.  Certification of Default filed by creditor, \_\_\_\_\_. I am requesting a hearing be scheduled on this matter.

4.  Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons:

Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

Payments have not been made for the following reasons and debtor proposes repayment as follows:

Other: *I agree with the Chapter 13 Trustee recommendation to raise my monthly payment to accommodate the higher POC of the mortgage company. I will make the increased payment of \$1,479.00 for January 2017 and capitalized payment of \$1,496.00 for 53 months thereafter.*

5 This certification is being made in an effort to resolve the issues raised by the creditor in its certification.

3. I certify under penalty of perjury that the foregoing is true and correct.

Date: January 18, 2017

/s/ Nicole LaFond  
Nicole LaFond, Debtor